

Information to identify the case:			
Debtor 1:	John J. Hofer		Social Security number or ITIN: xxx-xx-3361
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: ----
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 13 10/6/22
Case number:	22-17932-CMG		Date case converted to chapter: 7 12/6/24

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	John J. Hofer	
2. All other names used in the last 8 years	dba Hofer Contracting	
3. Address	1748 Hillwood Road Forked River, NJ 08731	
4. Debtor's attorney Name and address	Robert Cameron Legg Oliver & Legg 2240 Highway 33 Suite 112 Neptune, NJ 07753	Contact phone 732-988-1500 Email: clegg@oliverandlegg.com
5. Bankruptcy trustee Name and address	John Michael McDonnell John Michael McDonnell, Ch. 7 Trustee 115 Maple Avenue Red Bank, NJ 07701	Contact phone 732-383-7233

For more information, see page 2 >

Debtor **John J. Hofer**

Case number **22-17932-CMG**

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 12/9/24
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. (800) 676-6856</p>		
7. Meeting of creditors	January 14, 2025 at 11:00 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Meeting held by Zoom, visit join.zoom.us, Enter Meeting ID 886 888 2131, Click on JOIN using passcode 0486930515, or call 1-848-310-9151</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p> <p>For additional meeting information go to https://www.justice.gov/ust/moc</p>		
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 3/17/25
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
<hr/>		
<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:
John J. Hofer
Debtor

Case No. 22-17932-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Dec 09, 2024

User: admin
Form ID: 309A

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2024:

Recip ID	Recipient Name and Address
db	+ John J. Hofer, 1748 Hillwood Road, Forked River, NJ 08731-3935
519730338	+ Bank of America, c/o Mattleman Weinroth & Miller, 401 Route 70 East, Suite 100, Cherry Hill, NJ 08034-2410
519730340	+ Bank of the West, c/o Peretore & Peretore, PC, 191 Woodport Road, Sparta, NJ 07871-2607
519730350	+ First Resolution Investment Corp., c/o Stark & Stark, PO Box 5315, Princeton, NJ 08543-5315
519730349	+ First Resolution Investment Corp., PO Box 34000, Seattle, WA 98124-1000
519730355	+ Motor Vehicle Commission, Attn: NJSVS Bankruptcy Unit, PO Box 136, Trenton, NJ 08601-0136
519730356	+ Nanette Bowman, c/o Stacey D. Kerr, Esq., 81 E Water Street, Toms River, NJ 08753-7663
519730357	New Century Financial Services, 116 S Jefferson Road, Whippany, NJ 07981
519730361	+ State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: clegg@oliverandlegg.com	Dec 09 2024 20:40:00	Robert Cameron Legg, Oliver & Legg, 2240 Highway 33, Suite 112, Neptune, NJ 07753
tr	+ EDI: BJMMCDONNELLIII.COM	Dec 10 2024 01:27:00	John Michael McDonnell, John Michael McDonnell, Ch. 7 Trustee, 115 Maple Avenue, Red Bank, NJ 07701-1752
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 09 2024 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 09 2024 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519730337	+ EDI: BANKAMER2	Dec 10 2024 01:27:00	Bank of America, 100 North Tyron Street, Charlotte, NC 28255-0001
519730339	+ Email/Text: bankruptcy@bmo.com	Dec 09 2024 20:41:00	Bank of the West, 505 Montgomery Street, San Francisco, CA 94111-2552
519730341	+ EDI: CAPITALONE.COM	Dec 10 2024 01:27:00	Capital One Yamaha, PO Box 71106, Charlotte, NC 28272-1106
519765835	+ Email/Text: bankruptcy@cavps.com	Dec 09 2024 20:41:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
519730342	+ EDI: BASSASSOC.COM	Dec 10 2024 01:27:00	Cavalry Spv I, LLC, c/o Bass & Associates, PC, 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083
519730344	+ EDI: WFNNB.COM	Dec 10 2024 01:27:00	ComenityCapital/Boscov, Po Box 182120, Columbus, OH 43218-2120
519730343	+ EDI: WFNNB.COM	Dec 10 2024 01:27:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
519730346	+ EDI: CCS.COM	Dec 10 2024 01:27:00	EZPass, c/o Credit Collection Services, 725

District/off: 0312-3
Date Rcvd: Dec 09, 2024

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			Canton Street, Norwood, MA 02062-2609
519730348	+ EDI: AMINFOFP.COM	Dec 10 2024 01:27:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
519730347	+ EDI: AMINFOFP.COM	Dec 10 2024 01:27:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
519730352	+ EDI: IRS.COM	Dec 10 2024 01:27:00	Internal Service Revenue, 50 West State Street, Trenton, NJ 08608-1220
519730353	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 09 2024 20:40:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519730354	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 09 2024 20:40:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
519730345	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Dec 09 2024 20:40:00	EZPass, PO Box 4971, Trenton, NJ 08650
519741105	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Dec 09 2024 20:40:00	New Jersey Turnpike Authority, 1 Turnpike Plaza, P.O. Box 5042, Woodbridge, NJ 07095
519730358	Email/Text: signed.order@pfwattorneys.com	Dec 09 2024 20:40:00	New Century Financial Services, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054
519787948	+ EDI: JEFFERSONCAP.COM	Dec 10 2024 01:27:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
519730360	^ MEBN	Dec 09 2024 20:41:05	Select Portfolio Servicing, Inc., c/o KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
519730359	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 09 2024 20:42:00	Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
519731082	^ MEBN	Dec 09 2024 20:42:18	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
TOTAL: 24			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519730351	*	Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346
519791058	*	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2024

Signature: /s/Gustava Winters

District/off: 0312-3

User: admin

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Date Rcvd: Dec 09, 2024

Form ID: 309A

Total Noticed: 33

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for the HarborView Mortgage Loan Trust 2005-15, Mortgage Loan Pass-Through Certificates, Series 2005-15 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John Michael McDonnell	jmcdonnell@mchfirm.com NJ95@ecfbis.com,paralegal@mchfirm.com
Robert Cameron Legg	on behalf of Debtor John J. Hofer courtdocs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6